

Fill in this information to identify the case:

Debtor 1 Jose L Bahena

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the Northern District Of Illinois

Case number 19-30768

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Wilmington Savings Fund Society, FSB,  
not in its individual capacity but solely as Owner Trustee of  
CSMC 2018-RPL1 Trust

**Court claim no.** (if known): 2-2

**Last four digits** of any number  
you use to identify the debtor's 2648  
account:

**Date of payment change:** 09/01/2022

Must be at least 21 days after date of this notice

**New total payment:** \$ 900.82

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$556.13

New escrow payment: \$546.30

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

Debtor1

First Name

Middle Name

Last Name

Case Number (If known):

### Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print:

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company: Johnson, Blumberg, & Associates, LLC

Address 230 W. Monroe Street, Suite 1125  
Number Street

Chicago, Illinois 60606

City

State

Zip Code

Contact phone: 312-541-9710

Contact Email:

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In the Bankruptcy Matter of:

Jose L Bahena

Debtor

Bankruptcy No. 19-30768  
Judge Carol A. Doyle  
Chapter: 13

**CERTIFICATE OF SERVICE**

TO: Jose L Bahena, 10033 Nevada Ave., Franklin Park, IL 60131  
Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850,  
Chicago, IL 60603  
Arthur Corbin, Corbin Law Firm, LLC, 636 S. River Rd., Suite 201, Des Plaines, IL  
60016  
Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604

I, Josephine J. Miceli an attorney, certify that I served the attached Notice of Mortgage of Payment Change by mailing a copy to the Debtor named above at the addresses listed above and by depositing the same in the U.S. Mail, first class, postage prepaid at 230 W. Monroe St., Chicago, IL 60606 on June 21, 2022. The remaining parties were served by the CM/ECF electronic noticing system.

/s/ Josephine J. Miceli

Josephine J. Miceli, IL ARDC 6243494

Josephine J. Miceli  
Johnson, Blumberg, & Associates, LLC  
230 W. Monroe Street, Suite 1125  
Chicago, Illinois 60606  
Ph. 312-541-9710  
Fax 312-541-9711

**NOTICE:**

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE